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ABSTRACT OF THE DISCLOSURE

A system for delivering and paying subscriber bills associated with a plurality of billers includes a server computer and at least one subscriber computer connected to a communications network. The server computer transmits bill presentment information representing one or more bills for a subscriber, each of the one or more bills having an associated biller, via the network. A subscriber computer includes a communications port for receiving the transmitted bill presentment information representing the one or more bills for the subscriber, and a display for displaying the received bill presentment information. An input device is also provided for selecting at least one of the one or more bills represented by the displayed bill presentment information. The subscriber computer additionally has a processor for causing the communications port to transmit a payment record for the selected at least one bill, to the server computer via the network, responsive to the selection. The server computer generates remittance advice based on the transmitted payment record, and routes the remittance advice that is generated based on the transmitted payment record for each selected bill, to the biller associated with that bill.